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**SYSTEM AND ITS METHOD OF USE FOR ACCEPTING FINANCIAL OVERPAYMENTS**

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**Abstract**

A system (see Figure 1 for structural system, Figures 4 and 5 for system of business operation) and its use for consumer payors to save and donate whenever they use cash at a point of sale terminal (Figure 1, RTI through RTN), write a check, use an ATM machine, or use a credit or debit card. The POS system is a network composed of subscriber/payors, neutral merchant/collectors, a central clearinghouse, and provider accounts. The rounder system is a network composed of subscriber/payors, payees, account managers, and provider services. The systems together provide subscriber/payors with a seamless way to save/donate every time they spend.

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